


NVB 3001 (Effective 1/21)

UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEVADA		PROOF OF INTEREST
Name of Debtor: META MATERIALS INC.	Case Number: 24-50792	RECEIVED AND FILED DEC 12 2024 U.S. BANKRUPTCY COURT MARY A. SCHOTT, CLERK
1. Name and address of holder of the Equity Interest (the person or entity holding an Equity Interest in the Debtor. Referred to hereinafter as the "Interest holder"): GREGORY BALNOSCHAN 4715 MESQUITE MEADOW LN KATY, TX 77494-3235 Telephone Number: (614) 562-9574	<input type="checkbox"/> Check box if you are aware that anyone else has filed a proof of interest relating to your interest. Attach copy of statement giving particulars. <input checked="" type="checkbox"/> Check box if you have never received any notices from the bankruptcy court or the Debtors in this case. <input type="checkbox"/> Check box if this address differs from the address on the envelope sent to you by the Debtors.	
NOTE: This form SHOULD NOT be used to make a claim against the Debtor for money owed. A separate Proof of Claim form should be used for that purpose. This form should only be used to assert an Equity Interest in the Debtor. An Equity Interest is any right arising from any capital stock and any equity security in any of the Debtor. An equity security is defined in the Bankruptcy Code as (a) a share in a corporation whether or not transferable or denominated stock or similar security, (b) interest of a limited partner in a limited partnership, or (c) warrant or right other than a right to convert, to purchase, sell, or subscribe to a share, security, or interest of a kind specified in subsection (a) or (b) herein.		
Account or other number by which Interest holder identifies Debtor: FIDELITY ROLLOVER ACCOUNT: XXX-XX7220 FIDELITY ROTH IRA ACCOUNT: XXX-XX7272	Check here if this claim: <input type="checkbox"/> replaces a previously filed Proof of Interest dated: _____ <input type="checkbox"/> amends a previously filed Proof of Interest dated: _____	
2. Name and Address of any person or entity that is the record holder for the Equity Interest asserted in this Proof of Interest: FIDELITY INVESTMENTS 900 SALEM STREET SMITHFIELD, RI 02917 Telephone Number: (800) 343-3548	3. Date Equity Interest was acquired: MULTIPLE DATES SEE ATTACHED DOCUMENTATION	
4. Total amount of member interest: <u>4081 SHARES (\$438,593.95)</u> SHARECOUNT IS POST REVERSE SPLIT	5. Certificate number(s): <u>SEE ATTACHED DOCUMENTATION</u>	
6. Type of Equity Interest: Please indicate the type of Equity Interest you hold: <input checked="" type="checkbox"/> Check this box if your Equity Interest is based on an actual member interest held in the Debtor. <input type="checkbox"/> Check this box if your Equity Interest is based on anything else and describe that interest: Description: INVESTOR		
7. Supporting Documents: Attach copies of supporting documents, such as stock certificates, option agreements, warrants, etc. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.		
8. Date-Stamped Copy: To receive an acknowledgement of the filing of your Proof of Interest, enclose a stamped, self-addressed envelope and copy of this Proof of Interest.		
9. Signature: Check the appropriate box. <input checked="" type="checkbox"/> I am the creditor. <input type="checkbox"/> I am the creditor's authorized agent. <input type="checkbox"/> I am the trustee, or the debtor, or their authorized agent. <input type="checkbox"/> I am a guarantor, surety, endorser, or other codebtor. (See Bankruptcy Rule 3005.) (Attach copy of power of attorney, if any.) (See Bankruptcy Rule 3004.) I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief. Print Name: <u>GREGORY BALNOSCHAN</u> Title: _____ Company: _____ Address and telephone number (if different from notice address above): _____ _____ _____		
Telephone number: 614-562-9574		email: gbalno00@gmail.com (Signature)  (Date) <u>12/4/2024</u>

Penalty for presenting fraudulent claim is a fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 AND 3571

December 4, 2024

US Bankruptcy Court
Foley Federal Building & U.S. Courthouse
ATTN: Clerk of the Court
300 Las Vegas Blvd, South
Las Vegas, Nevada 89101

RE: NOTICE OF REDACTION, Proof of Interest Form & Supporting Documents

CASE NO: 24-50792

To: Clerk of the Court,

My name is Gregory Balnoschan and I hereby submit this NOTICE OF REDACTION for PROOF OF INTEREST FORM and SUPPORTING DOCUMENTATION in the matter of Meta Materials Inc., Case Number 24-50792. Per instructions by The Honorable Hillary L. Barnes, United States Bankruptcy Judge, and out of an abundance of concern for misuse of my personal information, I request all but the last four (4) digits of my account numbers be redacted from my Proof of Interest form and supporting documentation.

Per instructions, I have included with this filing an unredacted and redacted version of the POI form and all supporting documentation and a personal check for the \$28 processing fee.

Thank you for your consideration in this matter.



Gregory Balnoschan
4715 Mesquite Meadow LN
Katy, TX 77494-3235

Gbalno00@gmail.com

December 4, 2024

Dear Christina W. Lavato, Trustee
AND Clerk of the Court

Gregory Balnoschan
4715 Mesquite Meadow Ln
Katy, TX 77494

Subject: Meta Materials Inc. Bankruptcy – Proof of Interest
CASE NUMBER: 24-50792

Please find in package enclosed the following documentation in support of my Proof of Interest as an Investor in Meta Materials and Please note that there is both a UNREDACTED COPY and a REDACTED COPY of each package and a copy for acknowledgement/return receipt.

- Signed NVB 3001 Form – Case # 24-50792
- Exhibit 1A: Detailed purchase data For **Fidelity IRA Rollover Account** (represents share count after 100:1 reverse split 1/29/2024) including amount of loss as brokerage no longer shows details prior to split.
- Exhibit 1B: Detailed purchase data For **Fidelity Roth IRA Account** (represents share count after 100:1 reverse split 1/29/2024) including amount of loss as brokerage no longer shows details prior to split.
- Exhibit 2A: **Fidelity IRA Rollover** account Dated 12/31/2023 statement showing details of 205,312 shares owned at a cost of \$430,524.65
- Exhibit 2B: **Fidelity IRA Rollover** account Dated 1/31/2024 statement showing details of 2,053 shares owned at a cost of \$430,524.65 post the 100:1 Reverse Split on 1/29/2024
- Exhibit 2C: **Fidelity Rollover account** Dated 10/31/2024 showing details of 4,054 shares owned at a cost of \$437,284.65 post the 100:1 Reverse Split on 1/29/2024
- Exhibit 3A: **Fidelity Roth IRA** account Dated 12/31/2023 statement showing details of 2,657 shares owned at a cost of \$1,309.70
- Exhibit 3B: **Fidelity Roth IRA** account Dated 1/31/2024 statement showing details of 26 shares owned at a cost of \$1,309.70 post the 100:1 Reverse Split on 1/29/2024
- Exhibit 3C: **Fidelity Roth IRA** account Dated 10/31/2024 showing details of 27 shares owned at a cost of \$1,309.30 post the Reverse Split on 1/29/2024.
- Notice of Redaction
- Personal Check in the amount of \$28.00 for processing the Notice of Redaction.
- Self-Addressed, stamped envelope for acknowledgment / return receipt

Please advise if you have any questions or need any further information. My contact details are shown below and on the NVB 3001 form.

Regards,


Gregory Balnoschan
Gbalno00@gmail.com
614-562-9574

REDACTED COPY

FIDELITY ROLLOVER IRA ACCOUNT # XXX-XX7220 PURCHASE HISTORY

BROKERAGE ACCOUNT	STOCK	DATE ACQUIRED	TERM	\$ TOTAL GAIN / LOSS	% TOTAL GAIN / LOSS	CURRENT VALUE	QUANTITY	AVERAGE COST BASIS	COST BASIS TOTAL
FIDELITY	ROLLOVER IRA MMATQ (MMAT)	Jun-07-2024	Short	(\$6,638.00)	-98.20%	\$122.00	2,000	\$3.38	\$6,760.00
FIDELITY	ROLLOVER IRA MMATQ (MMAT)	Oct-02-2023	Long	(\$3,415.19)	-99.72%	\$9.59	157.174	\$21.79	\$3,424.78
FIDELITY	ROLLOVER IRA MMATQ (MMAT)	Jun-15-2023	Long	(\$1,100.33)	-99.72%	\$3.06	50.221	\$21.97	\$1,103.39
FIDELITY	ROLLOVER IRA MMATQ (MMAT)	May-30-2023	Long	(\$1,140.84)	-99.76%	\$2.79	45.819	\$24.96	\$1,143.63
FIDELITY	ROLLOVER IRA MMATQ (MMAT)	May-23-2023	Long	(\$100.12)	-99.78%	\$0.22	3.652	\$27.48	\$100.34
FIDELITY	ROLLOVER IRA MMATQ (MMAT)	May-08-2023	Long	(\$1,195.50)	-99.73%	\$3.30	54.023	\$22.19	\$1,198.80
FIDELITY	ROLLOVER IRA MMATQ (MMAT)	Apr-28-2023	Long	(\$1,856.54)	-99.69%	\$5.86	96.041	\$19.39	\$1,862.40
FIDELITY	ROLLOVER IRA MMATQ (MMAT)	Nov-28-2022	Long	(\$51,588.79)	-99.97%	\$17.21	282.121	\$182.92	\$51,606.00
FIDELITY	ROLLOVER IRA MMATQ (MMAT)	Nov-23-2022	Long	(\$8,896.45)	-99.97%	\$3.05	50.021	\$177.92	\$8,899.50
FIDELITY	ROLLOVER IRA MMATQ (MMAT)	Oct-26-2022	Long	(\$6,928.45)	-99.94%	\$4.15	68.029	\$101.91	\$6,932.60
FIDELITY	ROLLOVER IRA MMATQ (MMAT)	Oct-26-2022	Long	(\$20,581.48)	-99.94%	\$12.32	201.986	\$101.96	\$20,593.80
FIDELITY	ROLLOVER IRA MMATQ (MMAT)	Oct-11-2022	Long	(\$93.53)	-99.92%	\$0.07	1.201	\$77.94	\$93.60
FIDELITY	ROLLOVER IRA MMATQ (MMAT)	Sep-16-2022	Long	(\$2,129.19)	-99.92%	\$1.65	27.011	\$78.89	\$2,130.84
FIDELITY	ROLLOVER IRA MMATQ (MMAT)	Sep-01-2022	Long	(\$7,993.90)	-99.92%	\$6.10	100.043	\$79.97	\$8,000.00
FIDELITY	ROLLOVER IRA MMATQ (MMAT)	Aug-22-2022	Long	(\$4,615.54)	-99.93%	\$3.36	55.024	\$83.94	\$4,618.90
FIDELITY	ROLLOVER IRA MMATQ (MMAT)	Aug-09-2022	Long	(\$4,479.95)	-99.93%	\$3.05	50.021	\$89.62	\$4,483.00
FIDELITY	ROLLOVER IRA MMATQ (MMAT)	Jul-13-2022	Long	(\$12,212.07)	-99.94%	\$7.93	130.055	\$93.96	\$12,220.00
FIDELITY	ROLLOVER IRA MMATQ (MMAT)	Jun-28-2022	Long	(\$10,613.69)	-99.94%	\$6.06	99.292	\$106.95	\$10,619.75
FIDELITY	ROLLOVER IRA MMATQ (MMAT)	Jun-27-2022	Long	(\$1,607.24)	-99.95%	\$0.85	13.906	\$115.64	\$1,608.09
FIDELITY	ROLLOVER IRA MMATQ (MMAT)	Jun-22-2022	Long	(\$21,887.26)	-99.97%	\$7.34	120.352	\$181.92	\$21,894.60
FIDELITY	ROLLOVER IRA MMATQ (MMAT)	May-25-2022	Long	(\$7,588.09)	-99.96%	\$2.72	44.519	\$170.51	\$7,590.81
FIDELITY	ROLLOVER IRA MMATQ (MMAT)	Mar-17-2022	Long	(\$127.45)	-99.96%	\$0.05	0.75	\$170.00	\$127.50
FIDELITY	ROLLOVER IRA MMATQ (MMAT)	Feb-02-2022	Long	(\$5,483.09)	-99.97%	\$1.91	31.263	\$175.45	\$5,485.00
FIDELITY	ROLLOVER IRA MMATQ (MMAT)	Jan-10-2022	Long	(\$673.32)	-99.97%	\$0.18	3.001	\$224.43	\$673.50
FIDELITY	ROLLOVER IRA MMATQ (MMAT)	Jan-10-2022	Long	(\$11,221.95)	-99.97%	\$3.05	50.021	\$224.41	\$11,225.00

FIDELITY ROLLOVER IRA ACCOUNT # XXX-XX7220 PURCHASE HISTORY

REDACTED COPY

FIDELITY	ROLLOVER IRA	MMATQ (MMAT)	Oct-22-2021	Long	(\$6,806.79)	-99.99%	\$0.94	15.356	\$443.33	\$6,807.73
FIDELITY	ROLLOVER IRA	MMATQ (MMAT)	Oct-05-2021	Long	(\$10,025.61)	-99.99%	\$1.17	19.198	\$522.28	\$10,026.78
FIDELITY	ROLLOVER IRA	MMATQ (MMAT)	Oct-05-2021	Long	(\$57.52)	-99.99%	\$0.01	0.11	\$523.00	\$57.53
FIDELITY	ROLLOVER IRA	MMATQ (MMAT)	Aug-30-2021	Long	(\$15,088.17)	-99.99%	\$1.83	30.013	\$502.78	\$15,090.00
FIDELITY	ROLLOVER IRA	MMATQ (MMAT)	Aug-12-2021	Long	(\$6,236.98)	-99.98%	\$1.10	18.008	\$346.41	\$6,238.08
FIDELITY	ROLLOVER IRA	MMATQ (MMAT)	Jul-30-2021	Long	(\$7,425.58)	-99.98%	\$1.30	21.259	\$349.35	\$7,426.88
FIDELITY	ROLLOVER IRA	MMATQ (MMAT)	Jul-12-2021	Long	(\$5,109.38)	-99.99%	\$0.67	11.004	\$464.38	\$5,110.05
FIDELITY	ROLLOVER IRA	MMATQ (MMAT)	Jul-09-2021	Long	(\$2,657.34)	-99.99%	\$0.31	5.002	\$531.32	\$2,657.65
FIDELITY	ROLLOVER IRA	MMATQ (MMAT)	Jun-29-2021	Long	(\$21,494.67)	-99.99%	\$1.83	30.013	\$716.24	\$21,496.50
FIDELITY	ROLLOVER IRA	MMATQ (MMAT)	Jun-28-2021	Long	(\$7,339.02)	-99.99%	\$0.54	8.903	\$824.39	\$7,339.56
FIDELITY	ROLLOVER IRA	MMATQ (MMAT)	Jun-25-2021	Long	(\$24.49)	-100.00%	\$0.00	0.02	\$1,224.50	\$24.49
FIDELITY	ROLLOVER IRA	MMATQ (MMAT)	Jun-22-2021	Long	(\$15,710.16)	-100.00%	\$0.63	10.354	\$1,517.36	\$15,710.79
FIDELITY	ROLLOVER IRA	MMATQ (MMAT)	Jun-21-2021	Long	(\$12,396.51)	-100.00%	\$0.52	8.504	\$1,457.79	\$12,397.03
FIDELITY	ROLLOVER IRA	MMATQ (MMAT)	Jun-21-2021	Long	(\$78,786.99)	-100.00%	\$3.05	50.021	\$1,575.14	\$78,790.04
FIDELITY	ROLLOVER IRA	MMATQ (MMAT)	Jun-18-2021	Long	(\$8,174.01)	-99.99%	\$0.46	7.504	\$1,089.35	\$8,174.47
FIDELITY	ROLLOVER IRA	MMATQ (MMAT)	Jun-17-2021	Long	(\$8,299.76)	-99.99%	\$0.56	9.254	\$896.94	\$8,300.32
FIDELITY	ROLLOVER IRA	MMATQ (MMAT)	Jun-10-2021	Long	(\$9,436.23)	-99.99%	\$1.07	17.508	\$539.03	\$9,437.30
FIDELITY	ROLLOVER IRA	MMATQ (MMAT)	Jun-04-2021	Long	(\$7,373.30)	-99.99%	\$0.92	15.006	\$491.42	\$7,374.22
FIDELITY	ROLLOVER IRA	MMATQ (MMAT)	Mar-10-2021	Long	(\$6,170.97)	-99.99%	\$0.92	15.006	\$411.29	\$6,171.89
FIDELITY	ROLLOVER IRA	MMATQ (MMAT)	Mar-10-2021	Long	(\$621.04)	-99.99%	\$0.09	1.501	\$413.81	\$621.13
FIDELITY	ROLLOVER IRA	MMATQ (MMAT)	Mar-10-2021	Long	(\$2,032.06)	-99.99%	\$0.30	4.902	\$414.60	\$2,032.36
FIDELITY	ROLLOVER IRA	MMATQ (MMAT)	Mar-04-2021	Long	(\$1,860.01)	-99.98%	\$0.31	5.002	\$371.92	\$1,860.32
FIDELITY	ROLLOVER IRA	MMATQ (MMAT)	Feb-22-2021	Long	(\$9,742.78)	-99.99%	\$0.92	15.006	\$649.32	\$9,743.70
					(\$437,037.33)			4,054		\$437,284.65

FIDELITY ROTH IRA ACCOUNT # XXX-XX7272 PURCHASE HISTORY

REDACTED COPY

BROKERAGE	ACCOUNT	STOCK	DATE ACQUIRED	TERM	\$ TOTAL GAIN / LOSS	% TOTAL GAIN / LOSS	CURRENT VALUE	QUANTITY	AVERAGE COST BASIS	COST BASIS TOTAL
FIDELITY	ROTH IRA	MMATQ (MMAT)	Dec-08-2023	Short	(\$85.33)	-98.98%	\$0.88	14.48	\$5.95	\$86.21
FIDELITY	ROTH IRA	MMATQ (MMAT)	Oct-02-2023	Long	(\$40.68)	-99.71%	\$0.12	1.911	\$21.35	\$40.80
FIDELITY	ROTH IRA	MMATQ (MMAT)	Jun-07-2023	Long	(\$33.51)	-99.74%	\$0.09	1.423	\$23.61	\$33.60
FIDELITY	ROTH IRA	MMATQ (MMAT)	Apr-24-2023	Long	(\$27.65)	-99.69%	\$0.09	1.412	\$19.65	\$27.74
FIDELITY	ROTH IRA	MMATQ (MMAT)	Aug-18-2022	Long	(\$17.49)	-99.93%	\$0.01	0.204	\$85.78	\$17.50
FIDELITY	ROTH IRA	MMATQ (MMAT)	Jul-22-2022	Long	(\$263.59)	-99.93%	\$0.18	2.896	\$91.08	\$263.77
FIDELITY	ROTH IRA	MMATQ (MMAT)	Feb-01-2022	Long	(\$839.39)	-99.97%	\$0.29	4.674	\$179.65	\$839.68
					(\$1,307.64)		\$1.66	27		\$1,309.30

EXHIBIT 2A - REDACTED



2023 YEAR-END INVESTMENT REPORT
January 1, 2023 - December 31, 2023

Envelope # [REDACTED] BSXP

GREGORY A BALNOSCHAN
4715 MESQUITE MEADOW LN
KATY TX 77494-3235

Your Portfolio Value:

\$697,307.75

Change Since January 1:	▲ \$55,271.37
Beginning Portfolio Value as of Jan 1, 2023	\$642,036.38
Subtractions	-3.62
Transaction Costs, Fees & Charges	-3.62
Change in Investment Value *	55,274.99
Ending Portfolio Value as of Dec 31, 2023 **	\$697,307.75

FOR YOUR INFORMATION

This statement is not a replacement for your tax forms and may not reflect all adjustments necessary for your tax reporting purposes. Refer to your IRS tax forms including your Form(s) 1099 and Form(s) 5498, which will be mailed to you under separate cover.

- * Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.
- ** Excludes unpriced securities.
- Z If you added or removed an account to your statement-reporting household during this period, the Beginning Portfolio Value and Change from Last Period are based off the accounts that were in the statement household as of the end of the last period and thus may not accurately reflect the updated statement household.

Contact Information

Online	Fidelity.com
FAST®-Automated Telephone	(800) 544-5555
Customer Service	(800) 544-6666
UNIQUE College Investing Plan	(800) 544-1722





EXHIBIT 2A - REDACTED

2023 YEAR-END INVESTMENT REPORT
January 1, 2023 - December 31, 2023

Portfolio Summary

Accounts Included in This Report

Page	Account Type/Name	Account Number	Beginning Value ²	Ending Value
1	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
5	PERSONAL RETIREMENT FIDELITY ROLLOVER IRA GREGORY A BALNOSCHAN - ROLLOVER IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN	[REDACTED] 7220	639,606.10	694,701.14
Ending Portfolio Value			\$642,036.38	\$697,307.75

Z If you added or removed an account to your statement-reporting household during this period, the Beginning Portfolio Value and Change from Last Period are based off the accounts that were in the statement household as of the end of the last period and thus may not accurately reflect the updated statement household.

Total Portfolio Trades Jan 2023 - Dec 2023: 0

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6010 [REDACTED]



EXHIBIT 2A - REDACTED

2023 YEAR-END INVESTMENT REPORT
January 1, 2023 - December 31, 2023

Account Summary

Account # [REDACTED] 7220
GREGORY A BALNOSCHAN - ROLLOVER IRA

Account Value:

\$694,701.14

Account Holdings

Jan 1, 2023

Dec 31, 2023

Change Since January 1

▲ \$55,095.04

Beginning Account Value as of Jan 1, 2023	\$639,606.10
Subtractions	-3.62
Transaction Costs, Fees & Charges	-3.62
Change in Investment Value *	55,098.66
Ending Account Value as of Dec 31, 2023	\$694,701.14

Total Account Trades Jan 2023 - Dec 2023: 0

* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.



Holding Type	Value Jan 1	% of Portfolio Jan 1	Value Dec 31	% of Portfolio Dec 31
Stocks	\$599,436	94%	\$637,461	92%
Mutual Funds	40,049	6	57,044	8
Core Account	120	-	195	-
Other	-	-	-	-
Total	\$639,606	100%	\$694,701	100%

Income Summary

	Dec 31, 2023
Tax-deferred	\$3,963.06
Total	\$3,963.06

EXHIBIT 2A - REDACTED



2023 YEAR-END INVESTMENT REPORT
January 1, 2023 - December 31, 2023

Account # 7220
GREGORY A BALNOSCHAN - ROLLOVER IRA

Holdings

Core Account

Description	Quantity	Price Per Unit	Total Market Value	Cost	Unrealized Gain/Loss	Income Earned

Total Core Account (0% of account holdings)

Mutual Funds

Description	Quantity	Price Per Unit	Total Market Value	Cost	Unrealized Gain/Loss	Income Earned
Stock Funds						

Total Mutual Funds (8% of account holdings)

Stocks

Description	Quantity	Price Per Unit	Total Market Value	Cost	Unrealized Gain/Loss	Income Earned
Common Stock	1,700,000	\$6.1800	\$10,506.00	\$29,821.03	-\$19,315.03	

2023 YEAR-END INVESTMENT REPORT
January 1, 2023 - December 31, 2023

Account # [REDACTED] 7220
GREGORY A BALNOSCHAN - ROLLOVER IRA

Holdings

[illegible]

EXHIBIT 2A - REDACTED



2023 YEAR-END INVESTMENT REPORT
January 1, 2023 - December 31, 2023

Holdings

Account # [REDACTED] 7220
GREGORY A BALNOSCHAN - ROLLOVER IRA

All positions held in cash account unless indicated otherwise.

Total Cost does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.

S

6010 [REDACTED]



EXHIBIT 2A - REDACTED

Information About Your Fidelity Statement

Lost or Stolen Cards For 24-Hour worldwide customer service, call 800-529-2164 for American Express or 800-323-5353 for Fidelity® Debit Card.
Additional Investments with Fidelity Make checks payable to Fidelity Investments. Include your account number on the check. For retirement and health savings accounts (HSA), designate in the memo field whether your contribution is for the current or prior year. Mail checks or other inquiries to: Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0003.

Income Summary Shows income by tax status for the statement and year-to-date periods. Except for interest income earned on, or distributed by, tax-exempt securities, Fidelity reports dividends and capital gains held in taxable accounts as taxable income. A portion of income reported as tax-exempt income may be subject to alternative minimum taxes and/or state and local taxes. In Traditional IRAs, Rollover IRAs, SEP-IRAs, SIMPLE IRAs and Keoghs, earnings are reported as tax-deferred income. In Roth IRAs and HSAs, earnings are reported as tax-exempt income as they may be federally tax-exempt if certain conditions are met.

Cost Basis, Gain/Loss, and Holding Period Information NFS is required to report certain cost basis and holding period information to the IRS on Form 1099-B. Unless otherwise specified, NFS applies the average cost method for open-end mutual funds and the first-in, first-out (FIFO) method for all other securities. Cost basis is adjusted for wash sales on securities with the same CUSIP held in the same account (unless your account receives mark-to-market reporting). Your statement may not reflect all adjustments required for tax purposes. Customers should consult their tax advisors for further information.

Cost Fidelity provides purchase cost information for securities held in retirement and HSA accounts. Such information may be adjusted for certain transactions and does not reflect dividends or capital gains reinvestments. Fidelity reports transaction profit or loss information when securities are sold within a retirement or HSA account. Transaction profit or loss is calculated by subtracting purchase cost from sales proceeds

Additional Information About Your Brokerage Account, if Applicable

Free credit balances (FCB) are funds payable to you on demand. FCB are subject to open commitments such as uncleared checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the certificate sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-10(a) information not contained herein will be provided on written request. Fidelity may use this free credit balance in connection with its business, subject to applicable law. **Assets Separate from Your Brokerage Account** Only securities in the margin portion of your brokerage account contribute to margin and maintenance requirements. Other Assets, which may be reported on your statement, including insurance products that are distributed by FBS and Fidelity Insurance Agency, Inc. and mutual fund only accounts held directly with the fund (Fidelity Mutual Fund Accounts) are not carried by NFS, not covered by the Securities Investor Protection Corporation (SIPC) and do not count toward your margin and maintenance requirements. Assets held in brokerage accounts managed by Fidelity Personal and Workplace Advisors LLC (FPWA) are carried by NFS and covered by SIPC but do not contribute to your margin and maintenance requirements. **Short Account Balances** Securities sold short are held in a segregated short account. These securities are marked-to-market for margin purposes, and any increase or decrease from the previous week's value is transferred weekly to your margin account. Fidelity represents your short account balance as of the last weekly mark-to-market, not as of the statement end date. **Information About Your Option Transactions** Each transaction confirmation previously delivered to you contains full information about commissions and other charges, and such information is available promptly upon request. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description is available upon request. Short positions in American-style options are liable for assignment anytime. The writer of a European-style option is subject to exercise assignment only during the exercise period. For more information, please call Fidelity at 800-544-6666. **Equity Dividend Reinvestment Shares** credited to your account resulted from transactions by FBS acting as agent for your account, or the Depository Trust Company (DTC). **Price Information/Total Market Value** The Total Market Value has been calculated out to 9 decimal places but the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency with which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors use a variety of techniques to estimate value. These such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. \$1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. In certain situations, a price may be derived from a single market participant, also known as a "single broker quote". The prices provided are not firm bids or offers. Certain securities may reflect as N/A or unavailable where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the

using the FIFO method if shares were purchased at different times or prices. **Statement Mailing** We deliver statements at least four times during the calendar year for any account with a balance.

Statement Discrepancies Please review your statement and report any inaccuracies or discrepancies. Inquiries, concerns or questions regarding your brokerage account or the activity therein should be directed to FBS by calling 800-544-6666, and NFS, who carries your brokerage accounts, by calling 866-408-1138. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act (SIPA).

Material Changes Please advise us of material changes in your investment objectives or financial situation related to your brokerage account(s).

Mutual Funds and Performance Before investing, consider the funds' investment objectives, risks, charges and expenses. Contact Fidelity for a prospectus containing this information. Read it carefully. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted. Visit Fidelity.com/performance for most recent month-end performance.

Sales Loads & Fees Each fund reserves the right to terminate or modify its exchange privileges in the future. In connection with (i) access to, purchase, sale, exchange or redemption of, and/or maintenance of positions in mutual funds, ETFs and other investment products ("funds") or (ii) infrastructure needed to support such funds, some funds, ETFs and other investment affiliates, pay FBS and/or NFS sales loads and 12b-1 fees described in the prospectus as well as additional compensation for shareholder services, start-up fees, platform support and maintenance, and marketing, engagement and analytics programs. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by FBS or NFS will be furnished to you upon written request. At the time you purchase shares of funds those shares will be assigned either a load transaction fee (TF) or no transaction fee (NTF) status. When you subsequently sell those shares, any fees applicable to your transaction will be assessed based on the status assigned to the shares at the time of purchase.

value at which the security may be sold or purchased based on various market factors. The sale or redemption of any fixed income security prior to maturity may result in a loss. Prices for Certificates of Deposits (CDs) on your statement are generally estimates and are not based on actual market prices. The secondary market for CDs is generally illiquid. You should always request a current valuation for your securities prior to making a financial decision or placing an order.

Executing Orders on the Floor of the NYSE The Floor broker may permit the Designated Market Maker to trade on parity with the order for some or all of the executions associated with filing that order, where such permission would not be inconsistent with the broker's best execution obligations.

SIPC Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the SIPC up to \$500,000 (including cash claims limited to \$250,000). For details, including the SIPC brochure, please see www.sipc.org or call 1-202-371-8300. NFS has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. Neither coverage protects against a decline in the market value of securities.

Fidelity Investments Fidelity Distributors Company LLC (FDC) is the distributor for Fidelity Funds with marketing and shareholder services provided by FBS or NFS. **Brokerage services are provided by FBS, which clears all transactions through its affiliate, NFS. NFS carries all brokerage accounts. FBS and NFS are members of the NYSE and SIPC.** Upon written request, Fidelity will mail an NFS financial statement, which is also available for inspection at its office. Fidelity Investments (with pyramid logo) is a trademark of FMR LLC.

FPWA Services Fidelity Go®, Fidelity Managed FidelityFoliosSM and Fidelity® Strategic Disciplines are advisory services offered by FPWA, a registered investment adviser. Fidelity® Strategic Disciplines includes the Breckinridge Intermediate Municipal Strategy, the Fidelity® Equity-Income Strategy, the Fidelity® Tax-Managed U.S. Equity Index Strategy, the Fidelity® U.S. Large Cap Equity Strategy, the Fidelity® International Equity Strategy, the Fidelity® Tax-Managed International Equity Index Strategy, the Fidelity® Intermediate Municipal Strategy, the Fidelity® Core Bond Strategy, FSB (FPWC), a federal savings bank. Nondeposit investment products and trust services offered by FPWC and its affiliates are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency, are not obligations of any bank, and are subject to risk, including possible loss of principal. **These advisory services are provided for a fee.** FBS, NFS, FDC, FPWA and FPWC are direct or indirect subsidiaries of FMR LLC.

Miscellaneous Mutual fund shares, other securities held in your account, and insurance products are neither deposits nor obligations of, nor endorsed or guaranteed by, any bank or other depositing institution, nor are they federally insured by the FDIC or any other agency. If you request a reprint of your statement, the disclosure information may not be the same as the information originally provided. To confirm that an authorized, direct deposit has been made to your Fidelity Account or Fidelity Mutual Fund Account, call Fidelity at 1-800-544-5555.

588130.55.0

EXHIBIT 2A - REDACTED

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EXHIBIT 2B - REDACTED



INVESTMENT REPORT
January 1, 2024 - January 31, 2024

Envelope # [REDACTED] BQBT

GREGORY A BALNOSCHAN
4715 MESQUITE MEADOW LN
KATY TX 77494-3235

Your Portfolio Value:

\$654,434.24

▼ \$42,873.51

Portfolio Change from Last Period:

	This Period	Year-to-Date
Beginning Portfolio Value	\$697,307.75	\$697,307.75
Change in Investment Value *	-42,873.51	-42,873.51
Ending Portfolio Value **	\$654,434.24	\$654,434.24
Accrued Interest (AI)	-	-
Ending Portfolio Value incl. AI	\$654,434.24	

* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.
** Excludes unpriced securities.

Contact Information

Online	Fidelity.com
FAST®-Automated Telephone	(800) 544-5555
Customer Service	(800) 544-6666
UNIQUE College Investing Plan	(800) 544-1722





EXHIBIT 2B - REDACTED

INVESTMENT REPORT
January 1, 2024 - January 31, 2024

Portfolio Summary

Accounts Included in This Report		Account Number	Beginning Value	Ending Value
Page	Account Type/Name			
1	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
6	PERSONAL RETIREMENT FIDELITY ROLLOVER IRA GREGORY A BALNOSCHAN - ROLLOVER IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN	7220	694,701.14	651,828.67
Ending Portfolio Value			\$697,307.75	\$654,434.24

Total Portfolio Trades Feb 2023 - Jan 2024: 0

S 0131 [REDACTED]

EXHIBIT 2B - REDACTED



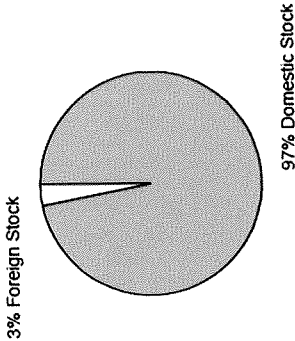
INVESTMENT REPORT
January 1, 2024 - January 31, 2024

Portfolio Summary (continued)

Income Summary		This Period	Year-to-Date
Tax-deferred		\$0.83	\$0.83
Total		\$0.83	\$0.83

Description	Top Holdings		Percent of Portfolio
	Value		
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Total	\$402.805		61%

Asset Allocation



Asset Class	Percent of Portfolio
Domestic Stock	97%
Foreign Stock	3
Bonds	-
Short Term	-
Other	-

IMPORTANT: If you have any unsettled trades pending, the asset allocation presented above may be materially impacted and, depending on the size and scope of such unsettled trades, rendered unreliable. Asset allocation includes Other Holdings and Assets Held Away when applicable. Please note that, due to rounding, percentages may not add to 100%. For further details, please see "Frequently Asked Questions" at [Fidelity.com/Statements](https://www.fidelity.com/statements).

Account Value:

- BENEFICIARY (529)

Age Group	Should Take Action (%)	Should Not Take Action (%)
18-29	85	15
30-49	85	15
50-69	85	15
70+	85	15

Holdings

Description	Percent of Total Value Jan 31, 2024	Beginning Market Value Jan 1, 2024	Quantity Jan 31, 2024	Price per Unit Jan 31, 2024	Ending Market Value Jan 31, 2024
	100%				
Total Market Value					

Please note that due to rounding, percentages may not add to 100%

EXHIBIT 2B - REDACTED



INVESTMENT REPORT
January 1, 2024 - January 31, 2024

[REDACTED] (529)

S

0131

[REDACTED]



Account Summary

Account # 7220
GREGORY A BALNOSCHAN - ROLLOVER IRA

Account Value:

\$651,828.67

Account Holdings

Change in Account Value

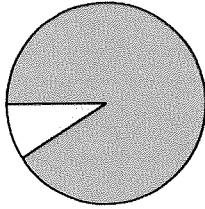
▼ \$42,872.47

	This Period	Year-to-Date
Beginning Account Value	\$694,701.14	\$694,701.14
Change in Investment Value *	-42,872.47	-42,872.47
Ending Account Value	\$651,828.67	\$651,828.67
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$651,828.67	

Total Account Trades Feb 2023 - Jan 2024: 0

* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.

9% Mutual Funds (\$58,382)



91% Stocks (\$593,249)

Top Holdings

Description	Value	Percent of Account
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
Total	\$287,937	44%

Please note that, due to rounding, percentages may not add to 100%.

Income Summary

	This Period	Year-to-Date
Tax-deferred	\$0.83	\$0.83
Total	\$0.83	\$0.83

EXHIBIT 2B - REDACTED



INVESTMENT REPORT
January 1, 2024 - January 31, 2024

Account # 7220
GREGORY A BALNOSCHAN - ROLLOVER IRA

Holdings

Core Account

Description	Beginning Market Value Jan 1, 2024	Quantity Jan 31, 2024	Price Per Unit Jan 31, 2024	Ending Market Value Jan 31, 2024	Cost	Unrealized Gain/Loss Jan 31, 2024	EAI (\$) / EY (%)
FIDELITY GOVERNMENT CASH							
Total Core Account (0% of account holdings)							

Mutual Funds

Description	Beginning Market Value Jan 1, 2024	Quantity Jan 31, 2024	Price Per Unit Jan 31, 2024	Ending Market Value Jan 31, 2024	Cost	Unrealized Gain/Loss Jan 31, 2024	EAI (\$) / EY (%)
Stock Funds							
Total Mutual Funds (9% of account holdings)							

Stocks

Description	Beginning Market Value Jan 1, 2024	Quantity Jan 31, 2024	Price Per Unit Jan 31, 2024	Ending Market Value Jan 31, 2024	Cost	Unrealized Gain/Loss Jan 31, 2024	EAI (\$) / EY (%)
Common Stock							



INVESTMENT REPORT
January 1, 2024 - January 31, 2024

Account # [REDACTED] 7220
GREGORY A BALNOSCHAN - ROLLOVER IRA

Holdings

Stocks (continued)							
Description	Beginning Market Value Jan 1, 2024	Quantity Jan 31, 2024	Price Per Unit Jan 31, 2024	Ending Market Value Jan 31, 2024	Cost	Unrealized Gain/Loss Jan 31, 2024	EAI (\$) / EY (%)
Common Stock (continued)							
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	-
META MATERIALS INC COM NEW							
ISIN #US59134N3026 SEDOL #BQ67J98	unavailable	2,053,000	3.8200	7,842.46	430,524.65	-422,682.19	-
(MMAT)	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	-
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	-
Total Common Stock (91% of account holdings)	\$623,911.05			\$593,249.56	\$1,064,289.39	-\$354,075.50	\$852.30
Total Stocks (91% of account holdings)	\$623,911.05			\$593,249.56	\$1,064,289.39	-\$354,075.50	\$852.30



EXHIBIT 2B - REDACTED

INVESTMENT REPORT
January 1, 2024 - January 31, 2024

Account # 7220
GREGORY A BALNOSCHAN - ROLLOVER IRA

Holdings

Other	Description	Beginning Market Value Jan 1, 2024	Quantity Jan 31, 2024	Price Per Unit Jan 31, 2024	Ending Market Value Accrued Interest (AI) Jan 31, 2024	Unrealized Gain/Loss Jan 31, 2024	EAI (\$) / EY (%)

All positions held in cash account unless indicated otherwise.

EAI **Estimated Annual Income (EAI) & Estimated Yield (EY)**- EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EAI may be negative on short & EY positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts. **For calculation details, refer to the "Additional Information and Endnotes" section.**

Total Cost does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.

Activity

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount



Activity

Other Activity Out

Core Fund Activity

For more information about the operation of your core account, please refer to your Customer Agreement.

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EXHIBIT 2B - REDACTED



INVESTMENT REPORT
January 1, 2024 - January 31, 2024

Estimated Cash Flow (Rolling as of January 31, 2024) Account # 7220
GREGORY A BALNOSCHAN - ROLLOVER IRA

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
February 2024	--	--	\$96	--	\$1	--	\$97
March	--	--	117	--	1	--	118
April	--	--	--	--	1	--	1
May	--	--	96	--	1	--	97
June	--	--	117	--	55	--	172
July	--	--	--	--	1	--	1
August	--	--	96	--	1	--	97
September	--	--	117	--	1	--	118
October	--	--	--	--	1	--	1
November	--	--	96	--	1	--	97
December	--	--	117	--	55	--	172
January 2025	--	--	--	--	1	--	1
Total	--	--	\$852	--	\$120	--	\$972

This table presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. The cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These estimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed income are calculated using the security's coupon rate. The estimates for all other securities are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to be reliable, but no assurance can be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold. **Please refer to Help/Glossary on Fidelity.com for additional information on these calculations.**

Bond & CD Income includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Bond & CD Principal includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Stock Income includes estimated dividend payments for common stocks, preferred stocks, ADRs, closed-end mutual funds, and MLPs.

ETP Income includes estimated dividend payments for Exchange Traded Funds (ETFs) and Exchange Traded Notes (ETNs).

Mutual Fund Income includes estimated dividend payments for Fidelity and non-Fidelity mutual funds.

Other Income includes, but is not limited to estimated dividend payments for Unit Investment Trusts (UITs), REITs, and LPs.

This table does not include cash flow from foreign denominated fixed income.

-- not available



EXHIBIT 2B - REDACTED

INVESTMENT REPORT
January 1, 2024 - January 31, 2024

Account # 7220
GREGORY A BALNOSCHAN - ROLLOVER IRA

Additional Information and Endnotes

- ▶ **Electronic Funds Transfer Notice:** The following notice is required by the Bureau of Consumer Financial Protection's Regulation E and applies to electronic funds transfers (EFTs) made by consumers. However, it doesn't apply to all EFTs. Generally, EFTs in nonretirement accounts, aside from those made for the purchase or sale of securities, are subject to Regulation E (each a "Covered Transfer").
- Error Resolution:** In the case of errors or questions about a Covered Transfer, promptly call or write Fidelity using the contact information listed below. You must call or write Fidelity if you think that your statement is wrong or if you need more information about a Covered Transfer on the statement. Fidelity must hear from you no later than 60 days after Fidelity sent the FIRST statement on which the problem or error appeared. You will need to tell Fidelity your name and account number, describe the error or Covered Transfer that you are unsure about, explain as clearly as you can why you believe that it is an error or why you need more information, and tell Fidelity the dollar amount of the suspected error.
- If you notify Fidelity orally,** Fidelity may require that you send your complaint or question in writing within 10 business days. Fidelity will tell you the results of its investigation within 10 business days of hearing from you and will correct any error promptly. If Fidelity needs more time, however, it may take up to 45 days to investigate your complaint or question. If Fidelity decides to do this, it will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes Fidelity to complete its investigation. If Fidelity asks you to put your request or question in writing and doesn't receive it within 10 business days, or if your account is a brokerage account subject to Regulation T of the Board of Governors of the Federal Reserve System (Credit by Brokers and Dealers, 12 CFR 220), Fidelity may not credit your account.
- For questions involving new accounts, or point-of-sale or foreign-initiated transactions,** Fidelity may take up to 90 days to investigate your complaint or question. For new accounts, Fidelity may take up to 20 days to credit your account for the amount you think is in error. Fidelity will inform you of the results of its investigation within three business days of its completion. If Fidelity decides that there was no error, Fidelity will send you a written explanation. You may ask for copies of the documents that Fidelity used in the investigation.
- Contact Information:** You can contact Fidelity by mail at Fidelity Investments, PO Box 770001, Cincinnati, OH, 45277-0002, or by phone at 800-544-6666. 707063.2.0
- Estimated Annual Income (EAI) & Estimated Yield (EY)** - EAI for fixed income is calculated using the coupon rate. For all other securities, EAI is calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. EY reflects only the income generated by an investment and not changes in its price which may fluctuate. Interest and dividend rates are subject to change at any time and may be affected by current and future economic, political and business conditions. EAI and EY are provided for informational purposes only and should not be used or relied on for making investment, trading or tax decisions. EAI and EY are based on data obtained from information providers believed to be reliable, but no assurance can be made as to accuracy, timeliness or completeness. **Please refer to the Help/Glossary on Fidelity.com for additional information regarding these calculations.**

EXHIBIT 2B - REDACTED



INVESTMENT REPORT
January 1, 2024 - January 31, 2024

Additional Information and Endnotes

Account # 7220
GREGORY A BALNOSCHAN - ROLLOVER IRA

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Please go to Fidelity.com/disclosures to review important legal and regulatory disclosures. Historical statements, confirms and other regulatory documents are available to access and download at Fidelity.com/statements.

For more information about your statement, please refer to our **Frequently Asked Questions** document at Fidelity.com/statements.

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EXHIBIT 2B - REDACTED

Information About Your Fidelity Statement

Lost or Stolen Cards For 24-Hour worldwide customer service, call 800-529-2164 for American Express or 800-323-5353 for Fidelity® Debit Card.

Additional Investments with Fidelity Make checks payable to Fidelity Investments. Include your account number on the check. For retirement and health savings accounts (HSA), designate in the memo field whether your contribution is for the current or prior year. Mail checks or other inquiries to: Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0003.

Income Summary Shows income by tax status for the statement and year-to-date periods. Except for interest income earned on, or distributed by, tax-exempt securities, Fidelity reports dividends and capital gains held in taxable accounts as taxable income. A portion of income reported as tax-exempt income may be subject to alternative minimum taxes and local taxes. In Traditional IRAs, Rollover IRAs, SEP-IRAs, SIMPLE IRAs and Keoghs, earnings are reported as tax-deferred income. In Roth IRAs and HSAs, earnings are reported as tax-exempt income as they may be federally tax-exempt if certain conditions are met.

Cost Basis, Gain/Loss, and Holding Period Information NFS is required to report certain cost basis and holding period information to the IRS on Form 1099-B. Unless otherwise specified, NFS applies the average cost method for open-end mutual funds and the first-in, first-out (FIFO) method for all other securities. Cost basis is adjusted for wash sales on securities with the same CUSIP held in the same account (unless your account receives mark-to-market reporting). Your statement may not reflect all adjustments required for tax purposes. Customers should consult their tax advisors for further information.

Cost Fidelity provides purchase cost information for securities held in retirement and HSA accounts. Such information may be adjusted for certain transactions and does not reflect dividends or capital gains reinvestments. Fidelity reports transaction profit or loss information when securities are sold within a retirement or HSA account. Transaction profit or loss is calculated by subtracting purchase cost from sales proceeds

using the FIFO method if shares were purchased at different times or prices. **Statement Mailing** We deliver statements at least four times during the calendar year for any account with a balance.

Statement Discrepancies Please review your statement and report any inaccuracies or discrepancies. Inquiries, concerns or questions regarding your brokerage account or the activity therein should be directed to FBS by calling 800-544-6666, and NFS, who carries your brokerage accounts, by calling 866-408-1138. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act (SIPA).

Material Changes Please advise us of material changes in your investment objectives or financial situation related to your brokerage account(s).

Mutual Funds and Performance Before investing, consider the funds' investment objectives, risks, charges and expenses. Contact Fidelity for a prospectus containing this information. Read it carefully. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted. Visit Fidelity.com/performance for most recent month-end performance.

Sales Loads & Fees Each fund reserves the right to terminate or modify its exchange privilege in the future. In connection with (i) access to, purchase, sale, exchange or redemption of, and/or maintenance of positions in mutual funds, ETFs and other investment products ("funds") or (ii) infrastructure needed to support such funds, some funds, ETFs and their investment affiliates, pay FBS and/or NFS sales loads and 12b-1 fees described in the prospectus as well as additional compensation for shareholder services, start-up fees, platform support and maintenance, and marketing, engagement and analytics programs. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by FBS or NFS will be furnished to you upon written request. At the time you purchase shares of funds those shares will be assigned either a load transaction fee (LF) or no transaction fee (NTF) status. When you subsequently sell those shares, any fees applicable to your transaction will be assessed based on the status assigned to the shares at the time of purchase.

value at which the security may be sold or purchased based on various market factors. The sale or redemption of any fixed income security prior to maturity may result in a loss. Prices for Certificates of Deposits (CDs) on your statement are generally estimates and are not based on actual market prices. The secondary market for CDs is generally illiquid. You should always request a current valuation for your securities prior to making a financial decision or placing an order.

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SIPC Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the SIPC up to \$500,000 (including cash claims limited to \$250,000). For details, including the SIPC brochure, please see www.sipc.org or call 1-202-371-8300. NFS has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. Neither coverage protects against a decline in the market value of securities.

Fidelity Investments Fidelity Distributors Company LLC (FDC) is the distributor for Fidelity Funds with marketing and shareholder services provided by FBS or NFS. **Brokerage services are provided by FBS, which clears all transactions through its affiliate, NFS. NFS carries all brokerage accounts. FBS and NFS are members of the NYSE and SIPC.** Upon written request, Fidelity will mail an NFS financial statement, which is also available for inspection at its office. Fidelity Investments (with pyramid logo) is a trademark of FMR LLC.

FPWA Services Fidelity Go®, Fidelity Managed FidelityFolioSM and Fidelity® Strategic Disciplines are advisory services offered by FPWA, a registered investment adviser. Fidelity® Strategic Disciplines includes the Breckinridge Intermediate Municipal Strategy, the Fidelity® Equity-Income Strategy, the Fidelity® Tax-Managed U.S. Equity Index Strategy, the Fidelity® U.S. Large Cap Equity Strategy, the Fidelity® International Equity Strategy, the Fidelity® Tax-Managed International Equity Index Strategy, the Fidelity® Wealth Services are advisory services offered by FPWA and the Fidelity® Core Bond Strategy, Fidelity® FSP (FPTC), a federal savings bank. Nondeposit investment products and trust services offered by FPTC and its affiliates are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency, are not obligations of any bank, and are subject to risk, including possible loss of principal. **These advisory services are provided for a fee.** FBS, NFS, FDC, FPWA and FPTC are direct or indirect subsidiaries of FMR LLC.

Miscellaneous Mutual fund shares, other securities held in your account, and insurance products are neither deposits nor obligations of, nor endorsed or guaranteed by, any bank or other depositing institution, nor are they federally insured by the FDIC or any other agency. If you request a reprint of your statement, the disclosure information may not be the same as the information originally provided. To confirm that an authorized, direct deposit has been made to your Fidelity Account or Fidelity Mutual Fund Account, call Fidelity at 1-800-544-5555.

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Additional Information About Your Brokerage Account, If Applicable

Free credit balances (FCB) are funds payable to you on demand. FCB are subject to open commitments such as underead checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the proceeds sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-10(a) information not contained herein will be provided on written request. Fidelity may use this free credit balance in connection with its business, subject to applicable law. **Assets Separate from Your Brokerage Account** Only securities in the margin portion of your brokerage account contribute to margin and maintenance requirements. Other Assets, which may be reported on your statement, including insurance products that are distributed by FBS and Fidelity Insurance Agency, Inc. and mutual fund only accounts held directly with the fund (Fidelity Mutual Fund Accounts) are not carried by NFS, not covered by the Securities Investor Protection Corporation (SIPC) and do not count toward your margin and maintenance requirements. Assets held in brokerage accounts managed by Fidelity Personal and Workplace Advisors LLC (FPWA) are carried by NFS and covered by SIPC but do not contribute to your margin and maintenance requirements. **Short Account Balances** Securities sold short are held in a segregated short account. These securities are marked-to-market for margin purposes, and any increase or decrease from the previous week's value is transferred weekly to your margin account. Fidelity represents your short account balance as of the last weekly mark-to-market, not as of the statement end date. **Information About Your Option Transactions** Each transaction confirmation previously delivered to you contains full information about commissions and other charges, and such information is available promptly upon request. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description is available upon request. Short positions in American-style options are liable for assignment anytime. The writer of a European-style option is subject to exercise assignment only during the exercise period. For more information, please call Fidelity at 800-544-6666. **Equity Dividend Reinvestment** Shares credited to your account resulted from transactions by FBS acting as agent for your account, or the Depository Trust Company (DTC). **Price Information/Total Market Value** The Total Market Value has been calculated out to 9 decimal places but the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency with which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g., \$1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. In certain situations, a price may be derived from a single market participant, also known as a "single broker quote". The prices provided are not firm bids or offers. Certain securities may reflect as N/A or unavailable where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the

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INVESTMENT REPORT
October 1, 2024 - October 31, 2024

Envelope # [REDACTED] GSGD

GREGORY A BALNOSCHAN
4715 MESQUITE MEADOW LN
KATY TX 77494-3235

Your Portfolio Value: **\$714,219.67**
Portfolio Change from Last Period: ▼ \$14,967.18

	This Period	Year-to-Date
Beginning Portfolio Value	\$729,186.85	\$697,307.75
Subtractions	-3.50	-5.13
Transaction Costs, Fees & Charges	-3.50	-5.13
Change in Investment Value *	-14,963.68	16,917.05
Ending Portfolio Value **	\$714,219.67	\$714,219.67
Accrued Interest (AI)	-	
Ending Portfolio Value incl. AI	\$714,219.67	

* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.
** Excludes unpriced securities.

Contact Information

Online	Fidelity.com
FAST@-Automated Telephone	(800) 544-5555
Customer Service	(800) 544-6666
UNIQUE College Investing Plan	(800) 544-1722





Portfolio Summary

Accounts Included in This Report

Page	Account Type/Name	Account Number	Beginning Value	Ending Value
1	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
6	PERSONAL RETIREMENT FIDELITY ROLLOVER IRA GREGORY A BALNOSCHAN - ROLLOVER IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN	173-747220	726,417.39	711,495.85
Ending Portfolio Value			\$729,186.85	\$714,219.67

EXHIBIT 2C - REDACTED



INVESTMENT REPORT
October 1, 2024 - October 31, 2024

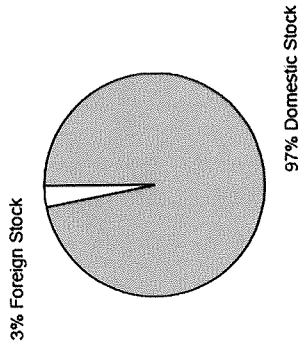
Portfolio Summary (continued)

Income Summary	This Period	Year-to-Date
Tax-deferred	\$4.53	\$3,881.59
Total	\$4.53	\$3,881.59

Top Holdings

Description	Value	Percent of Portfolio
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]

Asset Allocation



Asset Class	Percent of Portfolio
Domestic Stock	97%
Foreign Stock	3
Bonds	-
Short Term	-
Other	-

IMPORTANT: If you have any unsettled trades pending, the asset allocation presented above may be materially impacted and, depending on the size and scope of such unsettled trades, rendered unreliable. Asset allocation includes Other Holdings and Assets Held Away when applicable. Please note that, due to rounding, percentages may not add to 100%. For further details, please see "Frequently Asked Questions" at [Fidelity.com/statements](https://www.fidelity.com/statements).

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INVESTMENT REPORT
October 1, 2024 - October 31, 2024

Account Value:

Change in Account Value	▼ \$45.64	
	This Period	Year-to-Date

College Investment Details

	Year-to-date
2024 Plan Contribution Cap:	\$596,925.00
Total Contributions Over Life of Plan:	\$1,250.00
2024 Remaining to Contribute:	\$594,201.19

College Contribution Elections

Description	Percent of Contributions
	100%
Total	100%

* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.

Holdings

Description	Percent of Total Value Oct 31, 2024	Beginning Market Value Oct 1, 2024	Quantity Oct 31, 2024	Price per Unit Oct 31, 2024	Ending Market Value Oct 31, 2024

Please note that due to rounding, percentages may not add to 100%

EXHIBIT 2C - REDACTED



INVESTMENT REPORT
October 1, 2024 - October 31, 2024

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Account Summary

Account # 7220
GREGORY A BALNOSCHAN - ROLLOVER IRA

Account Value:

\$711,495.85

Account Holdings

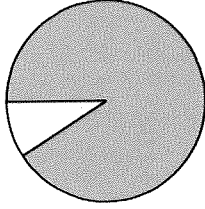
Change in Account Value

▼ \$14,921.54

	This Period	Year-to-Date
Beginning Account Value	\$726,417.39	\$694,701.14
Subtractions	-3.50	-5.13
Transaction Costs, Fees & Charges	-3.50	-5.13
Change in Investment Value *	-14,918.04	16,799.84
Ending Account Value	\$711,495.85	\$711,495.85
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$711,495.85	

* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.

9% Mutual Funds (\$62,311)



91% Stocks (\$648,530)

Top Holdings

Description	Value	Percent of Account
	\$314,834	44 %

Please note that, due to rounding, percentages may not add to 100%.

Income Summary

	This Period	Year-to-Date
Tax-deferred	\$4.53	\$3,881.59
Total	\$4.53	\$3,881.59

EXHIBIT 2C - REDACTED



INVESTMENT REPORT
October 1, 2024 - October 31, 2024

Account # 1 7220
GREGORY A BALNOSCHAN - ROLLOVER IRA

Holdings

Core Account

Description	Beginning Market Value Oct 1, 2024	Quantity Oct 31, 2024	Price Per Unit Oct 31, 2024	Ending Market Value Oct 31, 2024	Unrealized Gain/Loss Oct 31, 2024	EAI (\$) / EY (%)
FIDELITY GOVERNMENT CASH						

Mutual Funds

Description	Beginning Market Value Oct 1, 2024	Quantity Oct 31, 2024	Price Per Unit Oct 31, 2024	Ending Market Value Oct 31, 2024	Unrealized Gain/Loss Oct 31, 2024	EAI (\$) / EY (%)
Stock Funds						

Stocks

Description	Beginning Market Value Oct 1, 2024	Quantity Oct 31, 2024	Price Per Unit Oct 31, 2024	Ending Market Value Oct 31, 2024	Unrealized Gain/Loss Oct 31, 2024	EAI (\$) / EY (%)
Common Stock						



Account # [REDACTED] 7220
GREGORY A BALNOSCHAN - ROLLOVER IRA

Holdings

Stocks (continued)						
Description	Beginning Market Value Oct 1, 2024	Quantity Oct 31, 2024	Price Per Unit Oct 31, 2024	Ending Market Value Oct 31, 2024	Cost	Unrealized Gain/Loss Oct 31, 2024
EAI (\$) / EY (%)						
Common Stock (continued)						
IDEXX LABORATORIES INC COM						
META MATERIALS INC COM NEW	1,499.98	4,054.000	0.0710	287.83	437,284.65	-436,996.82
ISIN #US59134N3026 SEDOL #BQ67J98						
(MMATQ)						
Total Common Stock (91% of account holdings)	\$662,930.48			\$648,530.68	\$938,777.85	-\$286,839.22
Total Stocks (91% of account holdings)	\$662,930.48			\$648,530.68	\$938,777.85	-\$286,839.22
						\$1,448.30

EXHIBIT 2C - REDACTED



INVESTMENT REPORT
October 1, 2024 - October 31, 2024

Account # 7220
GREGORY A BALNOSCHAN - ROLLOVER IRA

Holdings

Other

Description	Beginning Market Value Oct 1, 2024	Quantity Oct 31, 2024	Price Per Unit Oct 31, 2024	Ending Market Value Accrued Interest (AI) Oct 31, 2024	Cost	Unrealized Gain/Loss Oct 31, 2024	EAI (\$) / EY (%)

All positions held in cash account unless indicated otherwise.

EAI **Estimated Annual Income (EAI) & Estimated Yield (EY)**- EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EAI may be negative on short & EY positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts. For calculation details, refer to the "Additional Information and Endnotes" section.

Total Cost does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.

Activity

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount

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INVESTMENT REPORT
October 1, 2024 - October 31, 2024

Account # 7220
GREGORY A BALNOSCHAN - ROLLOVER IRA

Activity

Fees and Charges

Date	Description	Amount	Date	Description	Amount

Core Fund Activity

For more information about the operation of your core account, please refer to your Customer Agreement.

Settlement Account Date	Type	Transaction	Description	Quantity	Price	Amount	Balance
Total Core Fund Activity							\$1.03

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INVESTMENT REPORT
October 1, 2024 - October 31, 2024

Estimated Cash Flow (Rolling as of October 31, 2024)

Account # 7220
GREGORY A BALNOSCHAN - ROLLOVER IRA

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
November 2024	--	--	\$100	--	\$3	--	\$103
December	--	--	260	--	3	--	263
January 2025	--	--	2	--	3	--	5
February	--	--	100	--	3	--	103
March	--	--	260	--	3	--	263
April	--	--	2	--	3	--	5
May	--	--	100	--	3	--	103
June	--	--	260	--	3	--	263
July	--	--	2	--	3	--	5
August	--	--	100	--	3	--	103
September	--	--	260	--	3	--	263
October	--	--	2	--	3	--	5
Total	--	--	\$1,448	--	\$36	--	\$1,484

This table presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. The cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These estimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed income are calculated using the security's coupon rate. The estimates for all other securities are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to be reliable, but no assurance can be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold. **Please refer to Help/Glossary on Fidelity.com for additional information on these calculations.**

Bond & CD Income includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Bond & CD Principal includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Stock Income includes estimated dividend payments for common stocks, preferred stocks, ADRs, closed-end mutual funds, and MLPs.

ETP Income includes estimated dividend payments for Exchange Traded Funds (ETFs) and Exchange Traded Notes (ETNs).

Mutual Fund Income includes estimated dividend payments for Fidelity and non-Fidelity mutual funds.

Other Income includes, but is not limited to estimated dividend payments for Unit Investment Trusts (UITs), REITs, and LPs.

This table does not include cash flow from foreign denominated fixed income.

-- not available



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INVESTMENT REPORT
October 1, 2024 - October 31, 2024

Additional Information and Endnotes

Account # 7220
GREGORY A BALNOSCHAN - ROLLOVER IRA

Estimated Annual Income (EAI) & Estimated Yield (EY) - EAI for fixed income is calculated using the coupon rate. For all other securities, EAI is calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. EY reflects only the income generated by an investment and not changes in its price which may fluctuate. Interest and dividend rates are subject to change at any time and may be affected by current and future economic, political and business conditions. EAI and EY are provided for informational purposes only and should not be used or relied on for making investment, trading or tax decisions. EAI and EY are based on data obtained from information providers believed to be reliable, but no assurance can be made as to accuracy, timeliness or completeness. **Please refer to the Help/Glossary on Fidelity.com for additional information regarding these calculations.**

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Please go to Fidelity.com/disclosures to review important legal and regulatory disclosures. Historical statements, confirms and other regulatory documents are available to access and download at Fidelity.com/statements.

For more information about your statement, please refer to our **Frequently Asked Questions** document at [Fidelity.com/statements](https://www.fidelity.com/statements).

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Information About Your Fidelity Statement

Lost or Stolen Cards For 24-Hour worldwide customer service, call 800-529-2164 for American Express or 800-323-5353 for Fidelity® Debit Card.

Additional Investments with Fidelity Make checks payable to Fidelity Investments. Include your account number on the check. For retirement and health savings accounts (HSA), designate in the memo field whether your contribution is for the current or prior year. Mail checks or other inquiries to: Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0003.

Income Summary Shows income by tax status for the statement and year-to-date periods. Except for interest income earned on, or distributed by, tax-exempt securities, Fidelity reports dividends and capital gains held in taxable accounts as taxable income. A portion of income reported as tax-exempt income may be subject to alternative minimum taxes and/or state and local taxes. In Traditional IRAs, Rollover IRAs, SEP-IRAs, SIMPLE IRAs and Keoghs, earnings are reported as tax-deferred income. In Roth IRAs and HSAs, earnings are reported as tax-exempt income as they may be federally tax-exempt if certain conditions are met.

Cost Basis, Gain/Loss, and Holding Period Information NFS is required to report certain cost basis and holding period information to the IRS on Form 1099-B. Unless otherwise specified, NFS applies the average cost method for open-end mutual funds and the first-in, first-out (FIFO) method for all other securities. Cost basis is adjusted for wash sales on securities with the same CUSIP held in the same account (unless your account receives mark-to-market reporting). Your statement may not reflect all adjustments required for tax purposes. Customers should consult their tax advisors for further information.

Cost Fidelity provides purchase cost information for securities held in retirement and HSA accounts. Such information may be adjusted for certain transactions and does not reflect dividends or capital gains reinvestments. Fidelity reports transaction profit or loss information when securities are sold within a retirement or HSA account. Transaction profit or loss is calculated by subtracting purchase cost from sales proceeds

using the FIFO method if shares were purchased at different times or prices. **Statement Mailing** We deliver statements at least four times during the calendar year for any account with a balance.

Statement Discrepancies Please review your statement and report any inaccuracies or discrepancies. Inquiries, concerns or questions regarding your brokerage account or the activity therein should be directed to FBS by calling 800-544-5666, and NFS, who carries your brokerage accounts, by calling 866-408-1138. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act (SIPA).

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Mutual Funds and Performance Before investing, consider the funds' investment objectives, risks, charges and expenses. Contact Fidelity for a prospectus containing this information. Read it carefully. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted. Visit Fidelity.com/performance for most recent month-end performance.

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value at which the security may be sold or purchased based on various market factors. The sale or redemption of any fixed income security prior to maturity may result in a loss. Prices for Certificates of Deposits (CDs) on your statement are generally estimates and are not based on actual market prices. The secondary market for CDs is generally illiquid. You should always request a current valuation for your securities prior to making a financial decision or placing an order.

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Additional Information About Your Brokerage Account, If Applicable

Free credit balances (FCB) are funds payable to you on demand. FCB are subject to open commitments such as uncleared checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the proceeds sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-10(a) information not contained herein will be provided on written request. Fidelity may use this free credit balance in connection with its business, subject to applicable law. **Assets Separate from Your Brokerage Account Only** securities in the margin portion of your brokerage account contribute to margin and maintenance requirements. Other Assets, which may be reported on your statement, including insurance products that are distributed by FBS and Fidelity Insurance Agency, Inc. and mutual fund only accounts held directly with the fund (Fidelity Mutual Fund Accounts) are not carried by NFS, not covered by the Securities Investor Protection Corporation (SIPC) and do not count toward your margin and maintenance requirements. Assets held in brokerage accounts managed by Fidelity Personal and Workplace Advisors LLC (FPWA) are carried by NFS and covered by SIPC but do not contribute to your margin and maintenance requirements. **Short Account Balances** Securities sold short are held in a segregated short account. These securities are marked-to-market for margin purposes, and any increase or decrease from the previous week's value is transferred weekly to your margin account. Fidelity represents your short account balance as of the last weekly mark-to-market, not as of the statement end date. **Information About Your Option Transactions** Each transaction confirmation previously delivered to you contains full information about commissions and other charges, and such information is available promptly upon request. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description is available upon request. Short positions in American-style options are liable for assignment anytime. The writer of a European-style option is subject to exercise assignment only during the exercise period. For more information, please call Fidelity at 800-544-5666. **Equity Dividend Reinvestment** Shares credited to your account resulted from transactions by FBS acting as agent for your account, or the Depository Trust Company (DTC). **Price Information/Total Market Value** The Total Market Value has been calculated out to 9 decimal places but the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency with which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. \$1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. In certain situations, a price may be derived from a single market participant, also known as a "single broker quote". The prices provided are not firm bids or offers. Certain securities may reflect as N/A or unavailable where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the

EXHIBIT 2C - REDACTED

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EXHIBIT 3A - REDACTED



2023 YEAR-END INVESTMENT REPORT
January 1, 2023 - December 31, 2023

FIDELITY ROTH IRA GREGORY A BALNOSCHAN - ROTH INDIVIDUAL
RETIREMENT ACCOUNT - FMTG CUSTODIAN

Account Number: 7272

Envelope # FSKX

GREGORY A BALNOSCHAN
4715 MESQUITE MEADOW LN
KATY TX 77494-3235

Your Account Value: \$183.79

Change Since January 1: ▼ \$726.76

Beginning Account Value as of Jan 1, 2023 \$910.55

Additions 256.28

Change in Investment Value * -983.04

Ending Account Value as of Dec 31, 2023 ** \$183.79

FOR YOUR INFORMATION

This statement is not a replacement for your tax forms and may not reflect all adjustments necessary for your tax reporting purposes. Refer to your IRS tax forms including your Form(s) 1099 and Form(s) 5498, which will be mailed to you under separate cover.

* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity in or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.
** Excludes unpriced securities.

Contact Information

Online Fidelity.com
FAST®-Automated Telephone (800) 544-5555
Customer Service (800) 544-6666





2023 YEAR-END INVESTMENT REPORT
January 1, 2023 - December 31, 2023

Account Summary

Account # [REDACTED] 7272
GREGORY A BALNOSCHAN - ROTH IRA

Account Value:

\$183.79

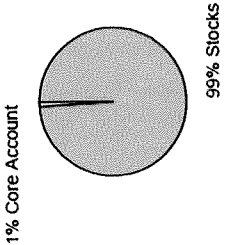
Account Holdings

Jan 1, 2023

Dec 31, 2023

Change Since January 1

▼ \$726.76



Beginning Account Value as of Jan 1, 2023	\$910.55
Additions	256.28
Contributions	256.28
Change in Investment Value *	-983.04
Ending Account Value as of Dec 31, 2023	\$183.79

Total Account Trades Jan 2023 - Dec 2023: 0

* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.

Holding Type	Value Jan 1	% of Portfolio Jan 1	Value Dec 31	% of Portfolio Dec 31
Stocks	\$910	100%	\$182	99%
Core Account	0	-	1	1
Total	\$910	100%	\$183	100%

Income Summary

	Dec 31, 2023
Tax-free	\$0.29
Total	\$0.29

Contributions Made in 2023

2023 Contributions	\$256.28
--------------------	----------



EXHIBIT 3A - REDACTED

2023 YEAR-END INVESTMENT REPORT
January 1, 2023 - December 31, 2023

Account # [REDACTED] 7272
GREGORY A BALNOSCHAN - ROTH IRA

Holdings

Core Account

Description	Quantity	Price Per Unit	Market Value	Cost	Unrealized Gain/Loss
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Stocks

Description	Quantity	Price Per Unit	Market Value	Cost	Unrealized Gain/Loss
Common Stock	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
META MATERIALS INC COM ISIN #US59134N1046 SEDOL #BKSCVX7 (MMAT)	2,657.000	0.0660	175.36	1,309.30	-1,133.94
Total Common Stock (99% of account holdings)			\$182.05	\$1,371.70	-\$1,189.65
Total Stocks (99% of account holdings)			\$182.05	\$1,371.70	-\$1,189.65
Total Holdings			\$183.79	\$1,371.70	-\$1,189.65

All positions held in cash account unless indicated otherwise.

Total Cost does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.

The stated Interest Rate is the interest rate effective for Cash Balances in your FDIC-Insured Deposit Sweep on the last day of the statement period.

Customers are responsible for monitoring their total assets at the Program Bank to determine the extent of available FDIC insurance. Subject to the terms of the customer agreement, customers are reminded that funds are swept to a Program Bank the business day following the date that funds are credited to your account and until swept to a Program Bank, funds are covered by SIPC. For additional information, please see the FDIC-Insured Deposit Sweep Disclosures on Fidelity.com.



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Information About Your Fidelity Statement

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Income Summary Shows income by tax status for the statement and year-to-date periods. Except for interest income earned on, or distributed by, tax-exempt securities, Fidelity reports dividends and capital gains held in taxable accounts as taxable income. A portion of income reported as tax-exempt income may be subject to alternative minimum taxes and/or local taxes. In Traditional IRAs, Rollover IRAs, SEP-IRAs, SIMPLE IRAs and Keoghs, earnings are reported as tax-deferred income. In Roth IRAs and HSAs, earnings are reported as tax-exempt income as they may be federally tax-exempt if certain conditions are met.

Cost Basis, Gain/Loss, and Holding Period Information NFS is required to report certain cost basis and holding period information to the IRS on Form 1099-B. Unless otherwise specified, NFS applies the average cost method for open-end mutual funds and the first-in, first-out (FIFO) method for all other securities. Cost basis is adjusted for wash sales on securities with the same CUSIP held in the same account (unless your account receives mark-to-market reporting). Your statement may not reflect all adjustments required for tax purposes. Customers should consult their tax advisors for further information.

Cost Fidelity provides purchase cost information for securities held in retirement and HSA accounts. Such information may be adjusted for certain transactions and does not reflect dividends or capital gains reinvestments. Fidelity reports transaction profit or loss information when securities are sold within a retirement or HSA account. Transaction profit or loss is calculated by subtracting purchase cost from sales proceeds

using the FIFO method if shares were purchased at different times or prices. **Statement Mailing** We deliver statements at least four times during the calendar year for any account with a balance.

Statement Discrepancies Please review your statement and report any inaccuracies or discrepancies. Inquiries, concerns or questions regarding your brokerage account or the activity therein should be directed to FBS by calling 800-544-6666, and NFS, who carries your brokerage accounts, by calling 866-408-1138. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act (SIPA).

Material Changes Please advise us of material changes in your investment objectives or financial situation related to your brokerage account(s).

Mutual Funds and Performance Before investing, consider the funds' investment objectives, risks, charges and expenses. Contact Fidelity for a prospectus containing this information. Read it carefully. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted. Visit Fidelity.com/performance for most recent month-end performance.

Sales Loads & Fees Each fund reserves the right to terminate or modify its exchange privilege in the future. In connection with (i) access to, purchase, sale, exchange or redemption of, and/or maintenance of positions in mutual funds, ETFs and other investment products ("funds") or (ii) infrastructure needed to support such funds, some funds, ETFs and their investment affiliates, pay FBS and/or NFS sales loads and 12b-1 fees described in the prospectus as well as additional compensation for shareholder services, start-up fees, platform support and maintenance, and marketing, engagement and analytics programs. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by FBS or NFS will be furnished to you upon written request. At the time you purchase shares of funds those shares will be assigned either a load, transaction fee (TF) or no transaction fee (NTF) status. When you subsequently sell those shares, any fees applicable to your transaction will be assessed based on the status assigned to the shares at the time of purchase.

value at which the security may be sold or purchased based on various market factors. The sale or redemption of any fixed income security prior to maturity may result in a loss. Prices for Certificates of Deposits (CDs) on your statement are generally estimates and are not based on actual market prices. The secondary market for CDs is generally illiquid. You should always request a current valuation for your securities prior to making a financial decision or placing an order.

Executing Orders on the Floor of the NYSE The Floor broker may permit the Designated Market Maker to trade on parity with the order for some or all of the executions associated with filing that order, where such permission would not be inconsistent with the broker's best execution obligations.

SIPC Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the SIPC up to \$500,000 (including cash claims limited to \$250,000). For details, including the SIPC brochure, please see www.sipc.org or call 1-202-371-8300. NFS has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. Neither coverage protects against a decline in the market value of securities.

Fidelity Investments Fidelity Distributors Company LLC (FDC) is the distributor for Fidelity Funds with marketing and shareholder services provided by FBS or NFS. **Brokerage services are provided by FBS, which clears all transactions through its affiliate, NFS. NFS carries all brokerage accounts. FBS and NFS are members of the NYSE and SIPC.** Upon written request, Fidelity will mail an NFS financial statement, which is also available for inspection at its office. Fidelity Investments (with pyramid logo) is a trademark of FMR LLC.

FPWA Services Fidelity Go®, Fidelity Managed FidelitySM and Fidelity® Strategic Disciplines are advisory services offered by FPWA, a registered investment adviser. Fidelity® Strategic Disciplines includes Breckinridge Intermediate Municipal Strategy, the Fidelity® Equity-Income Strategy, the Fidelity® Tax-Managed U.S. Equity Index Strategy, the Fidelity® U.S. Large Cap Equity Strategy, the Fidelity® Intermediate Equity Strategy, the Fidelity® Tax-Managed International Equity Index Strategy, the Fidelity® Intermediate Municipal Strategy, and the Fidelity® Core Bond Strategy. Fidelity® Wealth Services are advisory services offered by FPWA or Fidelity Personal Trust Company, FBS (FPTC), a federal savings bank. Nondeposit investment products and trust services offered by FPTC and its affiliates are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency, are not obligations of any bank, and are subject to risk, including possible loss of principal. **These advisory services are provided for a fee.** FBS, NFS, FDC, FPWA and FPTC are direct or indirect subsidiaries of FMR LLC.

Miscellaneous Mutual fund shares, other securities held in your account, and insurance products are neither deposits nor obligations of, nor endorsed or guaranteed by, any bank or other depositing institution, nor are they federally insured by the FDIC or any other agency. If you request a reprint of your statement, the disclosure information may not be the same as the information originally provided. To confirm that an authorized, direct deposit has been made to your Fidelity Account or Fidelity Mutual Fund Account, call Fidelity at 1-800-544-5555.

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Additional Information About Your Brokerage Account, If Applicable

Free credit balances (FCB) are funds payable to you on demand. FCB are subject to open commitments such as undeclared checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the proceeds sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-10(a) information with its business, subject to applicable law. **Assets Separate from Your Brokerage Account** Only securities in the margin portion of your brokerage account contribute to margin and maintenance requirements. Other Assets, which may be reported on your statement, including insurance products that are distributed by FBS and Fidelity Insurance Agency, Inc. and mutual fund only accounts held directly with the fund (Fidelity Mutual Fund Accounts) are not carried by NFS, not covered by the Securities Investor Protection Corporation (SIPC) and do not count toward your margin and maintenance requirements. Assets held in brokerage accounts managed by Fidelity Personal and Workplace Advisors LLC (FPWA) are carried by NFS and covered by SIPC but do not contribute to your margin and maintenance requirements. **Short Account Balances** Securities sold short are held in a segregated short account. These securities are marked-to-market for margin purposes, and any increase or decrease from the previous week's value is transferred weekly to your margin account. Fidelity represents your short account balance as of the last weekly mark-to-market, not as of the statement end date. **Information About Your Option Transactions** Each transaction confirmation previously delivered to you contains full information about commissions and other charges, and such information is available promptly upon request. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description is available upon request. Short positions in American-style options are liable for assignment anytime. The writer of a European-style option is subject to exercise assignment only during the exercise period. For more information, please call Fidelity at 800-544-6666. **Equity Dividend Reinvestment** Shares credited to your account resulted from transactions by FBS acting as agent for your account, or the Depository Trust Company (DTC). **Price Information/Total Market Value** The Total Market Value has been calculated out to 9 decimal places but the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency with which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. \$1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk (e.g. certain situations, a price may be derived from a single market participant, also known as a "single broker quote"). The prices provided are not firm bids or offers. Certain securities may reflect as N/A or unavailable where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the

EXHIBIT 3B - REDACTED



INVESTMENT REPORT
January 1, 2024 - January 31, 2024

FIDELITY ROTH IRA GREGORY A BALNOSCHAN - ROTH INDIVIDUAL
RETIREMENT ACCOUNT - FMTC CUSTODIAN

Account Number: 7272

Envelope # BPVNIHPBBBGWMMQ

GREGORY A BALNOSCHAN
4715 MESQUITE MEADOW LN
KATY TX 77494-3235

Your Account Value:

\$108.47

Change from Last Period: ▼ \$75.32

	This Period	Year-to-Date
Beginning Account Value	\$183.79	\$183.79
Change in Investment Value *	-75.32	-75.32
Ending Account Value **	\$108.47	\$108.47

* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity in or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.

** Excludes unpriced securities.

Contact Information

Online	Fidelity.com
FAST®-Automated Telephone	(800) 544-5555
Customer Service	(800) 544-6666



EXHIBIT 3B - REDACTED



INVESTMENT REPORT
January 1, 2024 - January 31, 2024

Account Summary

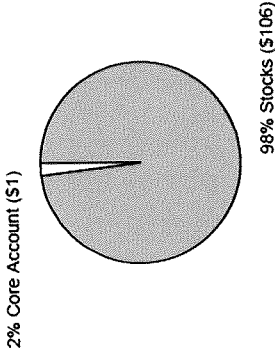
Account # [REDACTED] 7272
GREGORY A BALNOSCHAN - ROTH IRA

Account Value: **\$108.47** Account Holdings

Change in Account Value	▼ \$75.32	
	This Period	Year-to-Date
Beginning Account Value	\$183.79	\$183.79
Change in Investment Value *	-75.32	-75.32
Ending Account Value	\$108.47	\$108.47

Total Account Trades Feb 2023 - Jan 2024: 0

* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.



Top Holdings

Description	Value	Percent of Account
Meta Materials INC Com New Isin #Us59134N3026 Sedol #Bq67J98	\$99	92%
[REDACTED]		
FDIC Insured Deposit At Citibank IRA Not Covered By Sipc		
Total	\$108	100%

Please note that, due to rounding, percentages may not add to 100%.

Contributions and Distributions

	This Period	Year-to-Date
2023 Contributions	-	-



EXHIBIT 3B - REDACTED

INVESTMENT REPORT
January 1, 2024 - January 31, 2024

Holdings

Account # 7272
GREGORY A BALNOSCHAN - ROTH IRA

Core Account

Description	Beginning Market Value Jan 1, 2024	Quantity Jan 31, 2024	Price Per Unit Jan 31, 2024	Ending Market Value Jan 31, 2024	Unrealized Gain/Loss Jan 31, 2024	EAI (\$) / EY (%)

Stocks

Description	Beginning Market Value Jan 1, 2024	Quantity Jan 31, 2024	Price Per Unit Jan 31, 2024	Ending Market Value Jan 31, 2024	Unrealized Gain/Loss Jan 31, 2024	EAI (\$) / EY (%)
Common Stock						
META MATERIALS INC COM NEW ISIN #US59134N3026 SEDOL #BQ67J98 (MMAT)	unavailable	26,000	3.8200	99.32	-1,209.98	
Total Common Stock (98% of account holdings)	\$6.69			\$106.73	-\$1,264.97	
Total Stocks (98% of account holdings)	\$6.69			\$106.73	-\$1,264.97	
Total Holdings				\$108.47	-\$1,264.97	\$0.00

All positions held in cash account unless indicated otherwise.

Total Cost does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.

The stated Interest Rate is the interest rate effective for Cash Balances in your FDIC-Insured Deposit Sweep on the last day of the statement period.

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INVESTMENT REPORT
January 1, 2024 - January 31, 2024

Account # 7272
GREGORY A BALNOSCHAN - ROTH IRA

Activity

Other Activity In

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Transaction Cost	Amount
01/29	META MATERIALS INC COM ISIN US59134N1046 SEDOL BKSCVX7 1 FOR 100 R/S INTO META MATERIALS INC R/S TO 59134N302 #REOR M0051559130000	59134N104	Reverse Split	-2,657.000	-	-	-
Total Other Activity In							-

Other Activity Out

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Transaction Cost	Amount
01/29	META MATERIALS INC COM NEW ISIN #US59134N3026 SEDOL #BQ67J98 R/S FROM 59134N104 #REOR M0051559130001	59134N302	Reverse Split	26.000	-	-	-
Total Other Activity Out							-

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EXHIBIT 3B - REDACTED

INVESTMENT REPORT
January 1, 2024 - January 31, 2024

Account # 7272
GREGORY A BALNOSCHAN - ROTH IRA

Additional Information and Endnotes

► Electronic Funds Transfer Notice: The following notice is required by the Bureau of Consumer Financial Protection's Regulation E and applies to electronic funds transfers (EFTs) made by consumers. However, it doesn't apply to all EFTs. Generally, EFTs in nonretirement accounts, aside from those made for the purchase or sale of securities, are subject to Regulation E (each a "Covered Transfer").

Error Resolution: In the case of errors or questions about a Covered Transfer, promptly call or write Fidelity using the contact information listed below. You must call or write Fidelity if you think that your statement is wrong or if you need more information about a Covered Transfer on the statement. Fidelity must hear from you no later than 60 days after Fidelity sent the FIRST statement on which the problem or error appeared. You will need to tell Fidelity your name and account number, describe the error or Covered Transfer that you are unsure about, explain as clearly as you can why you believe that it is an error or why you need more information, and tell Fidelity the dollar amount of the suspected error.

If you notify Fidelity orally, Fidelity may require that you send your complaint or question in writing within 10 business days. Fidelity will tell you the results of its investigation within 10 business days of hearing from you and will correct any error promptly. If Fidelity needs more time, however, it may take up to 45 days to investigate your complaint or question. If Fidelity decides to do this, it will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes Fidelity to complete its investigation. If Fidelity asks you to put your request or question in writing and doesn't receive it within 10 business days, or if your account is a brokerage account subject to Regulation T of the Board of Governors of the Federal Reserve System (Credit by Brokers and Dealers, 12 CFR 220), Fidelity may not credit your account.

For questions involving new accounts, or point-of-sale or foreign-initiated transactions, Fidelity may take up to 90 days to investigate your complaint or question. For new accounts, Fidelity may take up to 20 days to credit your account for the amount you think is in error. Fidelity will inform you of the results of its investigation within three business days of its completion. If Fidelity decides that there was no error, Fidelity will send you a written explanation. You may ask for copies of the documents that Fidelity used in the investigation.

Contact Information: You can contact Fidelity by mail at Fidelity Investments, PO Box 770001, Cincinnati, OH, 45277-0002, or by phone at 800-544-6666.
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INVESTMENT REPORT
January 1, 2024 - January 31, 2024

Additional Information and Endnotes

Account # [REDACTED] 7272
GREGORY A BALNOSCHAN - ROTH IRA

Please go to Fidelity.com/disclosures to review important legal and regulatory disclosures. Historical statements, confirms and other regulatory documents are available to access and download at Fidelity.com/statements.

For more information about your statement, please refer to our **Frequently Asked Questions** document at Fidelity.com/statements.



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Information About Your Fidelity Statement

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Material Changes Please advise us of material changes in your investment objectives or financial situation related to your brokerage account(s).

Mutual Funds and Performance Before investing, consider the funds' investment objectives, risks, charges and expenses. Contact Fidelity for a prospectus containing this information. Read it carefully. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted. Visit Fidelity.com/performance for most recent month-end performance.

Sales Loads & Fees Each fund reserves the right to terminate or modify its exchange privilege in the future. In connection with (i) access to, purchase, sale, exchange or redemption of, and/or maintenance of positions in mutual funds, ETFs and other investment products ("funds") or (ii) infrastructure needed to support such funds, some funds, or their investment affiliates, pay FBS and/or NFS sales loads and 12b-1 fees described in the prospectus as well as additional compensation for shareholder services, start-up fees, platform support and maintenance, and marketing, engagement and analytics programs. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by FBS or NFS will be furnished to you upon written request. At the time you purchase shares of funds those shares will be assigned either a load transaction fee (TF) or no transaction fee (NTF) status. When you subsequently sell those shares, any fees applicable to your transaction will be assessed based on the status assigned to the shares at the time of purchase.

value at which the security may be sold or purchased based on various market factors. The sale or redemption of any fixed income security prior to maturity may result in a loss. Prices for Certificates of Deposits (CDs) on your statement are generally estimates and are not based on actual market prices. The secondary market for CDs is generally illiquid. You should always request a current valuation for your securities prior to making a financial decision or placing an order.

Executing Orders on the Floor of the NYSE The Floor broker may permit the Designated Market Maker to trade on parity with the order for some or all of the executions associated with filling that order, where such permission would not be inconsistent with the broker's best execution obligations.

SIPC Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the SIPC up to \$500,000 (including cash claims limited to \$250,000). For details, including the SIPC brochure, please see www.sipc.org or call 1-202-371-8300. NFS has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. Neither coverage protects against a decline in the market value of securities.

Fidelity Investments Fidelity Distributors Company LLC (FDC) is the distributor for Fidelity Funds with marketing and shareholder services provided by FBS or NFS. **Brokerage services are provided by FBS, which clears all transactions through its affiliate, NFS. NFS carries all brokerage accounts. FBS and NFS are members of the NYSE and SIPC.** Upon written request, Fidelity will mail an NFS financial statement, which is also available for inspection at its office. Fidelity Investments (with pyramid logo) is a trademark of FMR LLC.

FPWA Services Fidelity Go®, Fidelity Managed FidelitySM and Fidelity® Strategic Disciplines are advisory services offered by FPWA, a registered investment adviser. Fidelity® Strategic Disciplines includes Breckinridge Intermediate Municipal Strategy, the Fidelity® Equity-Income Strategy, the Fidelity® Tax-Managed U.S. Equity Index Strategy, the Fidelity® U.S. Large Cap Equity Strategy, the Fidelity® International Equity Strategy, the Fidelity® Tax-Managed International Equity Index Strategy, the Fidelity® Intermediate Municipal Strategy, and the Fidelity® Core Bond Strategy. Fidelity® Wealth Services are advisory services offered by FPWA or Fidelity Personal Trust Company, FSB (FPTC), a federal savings bank. Nondeposit investment products and trust services offered by FPTC and its affiliates are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency, are not obligations of any bank, and are subject to risk, including possible loss of principal. **These advisory services are provided for a fee.** FBS, NFS, FDC, FPWA and FPTC are direct or indirect subsidiaries of FMR LLC.

Miscellaneous Mutual fund shares, other securities held in your account, and insurance products are neither deposits nor obligations of nor endorsed or guaranteed by, any bank or other depositing institution, nor are they federally insured by the FDIC or any other agency. If you request a reprint of your statement, the disclosure information may not be the same as the information originally provided. To confirm that an authorized direct deposit has been made to your Fidelity Account or Fidelity Mutual Fund Account, call Fidelity at 1-800-544-5555.

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Additional Information About Your Brokerage Account, If Applicable

Free credit balances (FCB) are funds payable to you on demand. FCB are subject to open commitments such as uncleared checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the proceeds sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-10(a) information not contained herein will be provided on written request. Fidelity may use this free credit balance in connection with its business, subject to applicable law. **Assets Separate from Your Brokerage Account** Only securities in the margin portion of your brokerage account contribute to margin and maintenance requirements. Other Assets, which may be reported on your statement, including insurance products that are distributed by FBS and Fidelity Insurance Agency, Inc. and mutual fund only accounts held directly with the fund (Fidelity Mutual Fund Accounts) are not carried by NFS, not covered by the Securities Investor Protection Corporation (SIPC) and do not count toward your margin and maintenance requirements. Assets held in brokerage accounts managed by Fidelity Personal and Workplace Advisors LLC (FPWA) are carried by NFS and covered by SIPC but do not contribute to your margin and maintenance requirements. **Short Account Balances** Securities sold short are held in a segregated short account. These securities are marked-to-market for margin purposes, and any increase or decrease from the previous week's value is transferred weekly to your margin account. Fidelity represents your short account balance as of the last weekly mark-to-market, not as of the statement end date. **Information About Your Option Transactions** Each transaction confirmation previously delivered to you contains full information about commissions and other charges, and such information is available promptly upon request. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description is available upon request. Short positions in American-style options are liable for assignment anytime. The writer of a European-style option is subject to exercise assignment only during the exercise period. For more information, please call Fidelity at 800-544-6666. **Equity Dividend Reinvestment** Shares credited to your account resulted from transactions by FBS acting as agent for your account, or the Depository Trust Company (DTC). **Price Information/Total Market Value** The Total Market Value has been calculated out to 9 decimal places but the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency with which such prices are reported, and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g., \$1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. In certain situations, a price may be derived from a single market participant, also known as a "single broker quote". The prices provided are not firm bids or offers. Certain securities may reflect as N/A or unavailable where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the

EXHIBIT 3B - REDACTED

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EXHIBIT 3C - REDACTED



INVESTMENT REPORT
October 1, 2024 - October 31, 2024

FIDELITY ROTH IRA GREGORY A BALNOSCHAN - ROTH INDIVIDUAL
RETIREMENT ACCOUNT - FMTC CUSTODIAN

Account Number: 7272

Envelope # BQWTSFBBBDMF

GREGORY A BALNOSCHAN
4715 MESQUITE MEADOW LN
KATY TX 77494-3235

Your Account Value:

\$122.53

Change from Last Period: \$33.97

	This Period	Year-to-Date
Beginning Account Value	\$88.56	\$183.79
Additions	41.78	112.85
Change in Investment Value *	-7.81	-174.11
Ending Account Value **	\$122.53	\$122.53

* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.
** Excludes unpriced securities.

Contact Information

Online Fidelity.com
FAST@Automated Telephone (800) 544-5555
Customer Service (800) 544-6666



EXHIBIT 3C - REDACTED



INVESTMENT REPORT
October 1, 2024 - October 31, 2024

Account Summary

Account # [REDACTED] 7272
GREGORY A BALNOSCHAN - ROTH IRA

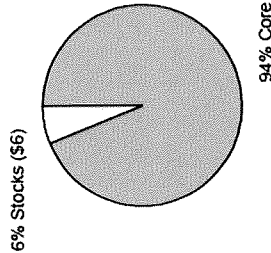
Account Value: **\$122.53**

Account Holdings

Change in Account Value **▲ \$33.97**

	This Period	Year-to-Date
Beginning Account Value	\$88.56	\$183.79
Additions	41.78	112.85
Contributions	41.78	112.85
Change in Investment Value *	-7.81	-174.11
Ending Account Value	\$122.53	\$122.53

* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.



Top Holdings

Description	Value	Percent of Account
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
Meta Materials INC Com New Isin #Us59134N3026 Sedol #Bq67J98	1	2
Total	\$122	100%

Please note that, due to rounding, percentages may not add to 100%.

Income Summary

	This Period	Year-to-Date
Tax-free	\$0.23	\$1.19
Total	\$0.23	\$1.19



EXHIBIT 3C - REDACTED

INVESTMENT REPORT
October 1, 2024 - October 31, 2024

Account # [REDACTED] 272
GREGORY A BALNOSCHAN - ROTH IRA

Contributions and Distributions

	This Period	Year-to-Date
2024 Contributions	\$41.78	\$112.85

Holdings

Core Account

Description	Beginning Market Value Oct 1, 2024	Quantity Oct 31, 2024	Price Per Unit Oct 31, 2024	Ending Market Value Oct 31, 2024	Cost	Unrealized Gain/Loss Oct 31, 2024	EAI (\$) / EY (%)
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Stocks

Description	Beginning Market Value Oct 1, 2024	Quantity Oct 31, 2024	Price Per Unit Oct 31, 2024	Ending Market Value Oct 31, 2024	Cost	Unrealized Gain/Loss Oct 31, 2024	EAI (\$) / EY (%)
Common Stock	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
META MATERIALS INC COM NEW ISIN #US59134N3026 SEDOL #BQ67J98 (METAQ)	9.99	27.000	0.0710	1.91	1,309.30	-1,307.39	-
Total Common Stock (6% of account holdings)	\$14.79			\$6.75	\$1,371.70	-\$1,364.95	-
Total Stocks (6% of account holdings)	\$14.79			\$6.75	\$1,371.70	-\$1,364.95	-
Total Holdings				\$122.53	\$1,371.70	-\$1,364.95	\$0.00



EXHIBIT 3C - REDACTED

INVESTMENT REPORT
October 1, 2024 - October 31, 2024

Account # 7272
GREGORY A BALNOSCHAN - ROTH IRA

Holdings

- All positions held in cash account unless indicated otherwise.
- Total Cost does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.
- The stated Interest Rate is the interest rate effective for Cash Balances in your FDIC-Insured Deposit Sweep on the last day of the statement period.
- Customers are responsible for monitoring their total assets at the Program Bank to determine the extent of available FDIC insurance. Subject to the terms of the customer agreement, customers are reminded that funds are swept to a Program Bank the business day following the date that funds are credited to your account and until swept to a Program Bank, funds are covered by SIPC. For additional information, please see the FDIC-Insured Deposit Sweep Disclosures on Fidelity.com.

Activity

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
10/31	FDIC INSURED DEPOSIT	FDIC99367	Interest Earned	-	-	\$0.23
Total Dividends, Interest & Other Income						\$0.23

Contributions

Date	Reference	Description	Amount
10/02		Deposit Elan Cardsvc Current Year Contrib	\$41.78
Total Contributions			\$41.78



EXHIBIT 3C - REDACTED

INVESTMENT REPORT
October 1, 2024 - October 31, 2024

Activity

Account # [REDACTED] 7272
GREGORY A BALNOSCHAN - ROTH IRA

Core Fund Activity

For more information about the operation of your core account, please refer to your Customer Agreement.

Settlement Account		Transaction	Description	Quantity	Price	Amount	Balance
Date	Type						
10/02	CASH	You Bought	FDIC INSURED DEPOSIT AT CITIBANK IRA NOT COVERED BY SIPC @ 1	41.780	\$1.0000	\$41.78	\$115.55
10/31	CASH	You Bought	FDIC INSURED DEPOSIT AT CITIBANK IRA NOT COVERED BY SIPC @ 1	0.230	1.0000	0.23	115.78
Total Core Fund Activity						\$42.01	



EXHIBIT 3C - REDACTED

Information About Your Fidelity Statement

Lost or Stolen Cards. For 24-Hour worldwide customer service, call 800-529-2164 for American Express or 800-323-5353 for Fidelity® Debit Card.

Additional Investments with Fidelity. Make checks payable to Fidelity Investments. Include your account number on the check. For retirement and health savings accounts (HSA), designate in the memo field whether your contribution is for the current or prior year. Mail checks or other inquiries to: Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0003.

Income Summary. Shows income by tax status for the statement and year-to-date periods. Except for interest income earned on, or distributed by, tax-exempt securities, Fidelity reports dividends and capital gains held in taxable accounts as taxable income. A portion of income reported as tax-exempt income may be subject to alternative minimum taxes and/or state and local taxes. In Traditional IRAs, Rollover IRAs, SEP-IRAs, SIMPLE IRAs and Keoghs, earnings are reported as tax-deferred income. In Roth IRAs and HSAs, earnings are reported as tax-exempt income as they may be federally tax-exempt if certain conditions are met.

Cost Basis, Gain/Loss, and Holding Period Information. NFS is required to report certain cost basis and holding period information to the IRS on Form 1099-B. Unless otherwise specified, NFS applies the average cost method for open-end mutual funds and the first-in, first-out (FIFO) method for all other securities. Cost basis is adjusted for wash sales on securities with the same CUSIP held in the same account (unless your account receives mark-to-market reporting). Your statement may not reflect all adjustments required for tax purposes. Customers should consult their tax advisors for further information.

Cost Fidelity provides purchase cost information for securities held in retirement and HSA accounts. Such information may be adjusted for certain transactions and does not reflect dividends or capital gains reinvestments. Fidelity reports transaction profit or loss information when securities are sold within a retirement or HSA account. Transaction profit or loss is calculated by subtracting purchase cost from sales proceeds

Additional Information About Your Brokerage Account, If Applicable

Free credit balances (FCB) are funds payable to you on demand. FCB are subject to open commitments such as undecleared checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the proceeds sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-10(a) information not contained herein will be provided on written request. Fidelity may use this free credit balance in connection with its business, subject to applicable law. **Assets Separate from Your Brokerage Account.** Only securities in the margin portion of your brokerage account contribute to margin and maintenance requirements. Other Assets, which may be reported on your statement, including insurance products that are distributed by FBS and Fidelity Insurance Agency, Inc. and mutual fund only accounts held directly with the fund (Fidelity Mutual Fund Accounts) are not carried by NFS, not covered by the Securities Investor Protection Corporation (SIPC) and do not count toward your margin and maintenance requirements. Assets held in brokerage accounts managed by Fidelity Personal and Workplace Advisors LLC (FPWA) are carried by NFS and covered by SIPC but do not contribute to your margin and maintenance requirements. **Short Account Balances.** Securities sold short are held in a segregated short account. These securities are marked-to-market for margin purposes, and any increase or decrease from the previous week's value is transferred weekly to your margin account. Fidelity represents your short account balance as of the last weekly mark-to-market, not as of the statement end date. **Information About Your Option Transactions.** Each transaction confirmation previously delivered to you contains full information about commissions and other charges, and such information is available promptly upon request. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description is available upon request. Short positions in American-style options are liable for assignment anytime. The writer of a European-style option is subject to exercise assignment only during the exercise period. For more information, please call Fidelity at 800-544-6666. **Equity Dividend Reinvestment.** Shares credited to your account resulted from transactions by FBS acting as agent for your account, or the Depository Trust Company (DTC). **Price Information/Total Market Value.** The Total Market Value has been calculated out to 9 decimal places but the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency with which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g., \$1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk, certain situations, a price may be derived from a single market participant, also known as a "single broker quote". The prices provided are not firm bids or offers. Certain securities may reflect as N/A or unavailable where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the

using the FIFO method if shares were purchased at different times or prices. **Statement Mailing.** We deliver statements at least four times during the calendar year for any account with a balance.

Statement Discrepancies. Please review your statement and report any inaccuracies or discrepancies. Inquiries, concerns or questions regarding your brokerage account or the activity therein should be directed to FBS by calling 800-544-6666, and NFS, who carries your brokerage accounts, by calling 866-408-1138. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act (SIPA).

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FPWA Services. Fidelity Go®, Fidelity Managed FidelitySM and Fidelity® Strategic Disciplines are advisory services offered by FPWA, a registered investment adviser. Fidelity® Strategic Disciplines includes Breckinridge Intermediate Municipal Strategy, the Fidelity® Equity-Income Strategy, the Fidelity® Tax-Managed U.S. Equity Index Strategy, the Fidelity® U.S. Large Cap Equity Strategy, the Fidelity® International Equity Strategy, the Fidelity® Tax-Managed International Equity Index Strategy, the Fidelity® Intermediate Municipal Strategy, and the Fidelity® Core Bond Strategy. Fidelity® Wealth Services are advisory services offered by FPWA or Fidelity Personal Trust Company, FSB (PFTC), a federal savings bank. Nondeposit investment products and trust services offered by FPTC and its affiliates are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency, are not obligations of any bank, and are subject to risk, including possible loss of principal. **These advisory services are provided for a fee.** FBS, NFS, FDC, FPWA and FPTC are direct or indirect subsidiaries of FMR LLC.

Miscellaneous. Mutual fund shares, other securities held in your account, and insurance products are neither deposits nor obligations of, nor endorsed or guaranteed by, any bank or other depositing institution, nor are they federally insured by the FDIC or any other agency. If you request a reprint of your statement, the disclosure information may not be the same as the information originally provided. To confirm that an authorized, direct deposit has been made to your Fidelity Account or Fidelity Mutual Fund Account, call Fidelity at 1-800-544-5555.

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